Record 2nd

Prepared
LandCastle Title
810 Crescent Centre Drive
Suite 280
Franklin, Tennessee 37067

Davidson County DEEDWARR
Recvd: 10/05/06 09:20 4 pgs
Fees:23.00 Taxes:458.80
20061005-0123658

Return To:
MGIC REO Marketing
270 E. Kilbourn Avenue
Milwaukee, WI 53202
MGIC Certificate Number: 18414503
Lender Loan Number: 434938148/RFC8217337

SPECIAL WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILL TO:	MAP/PARCEL NUMBERS:
Francis Garcia and Kendra Brown	Decision One Mortgage Co., LLC	162-10-83.00
(Name)	(Name)	
520 Janice Drive	6115 Park South Drive, Suite 200	
(Address)	(Address)	
Antioch, TN, 37013	Charlotte, NC 28210	
(City) (State) (Zip)	(City) (State) (Zip)	

For and in consideration of the sum of Ten dollars and no/100 ($10.00), cash in hand paid by the Grantee (s) and other good and valuable considerations accepted as cash, the receipt and sufficiency of which is hereby acknowledged, we

Mortgage Guaranty Insurance Corporation, a Wisconsin Corporation

Grantors, have this day bargained and sold, and do hereby transfer and convey unto

Francis Garcia and Kendra Brown

their (successors), heirs and assigns, certain real estate in Davidson, Tennessee, as follows:

See Exhibit A

This is unimproved ( ) property, known improved (X520 Janice Drive, Antioch, TN, 37013.

To have and to hold said real estate, with the appurtenance, estate, title and interest thereto belonging to the Grantees, their successors, heirs, and assigns forever we covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except for those encumbrances set forth hereinafter.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor, but no others.

Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall be applicable to all genders.

Witness our hand this 14 day of SEPTEMBER, 2006, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

Mortgage Guaranty ~~Insurance Corporation~~, a ~~Wisconsin Corporation~~

_____ (Seal)

By: THOMAS A. DREW (Print name of person signing)

Its: VICE PRESIDENT (Title of person signing)

STATE OF WISCONSIN
COUNTY OF MILWAUKEE

(Corporate Seal)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared THOMAS A. DREW, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged him/her self to be the VICE PRESIDENT (Title of person signing) of MORTGAGE GUARANTY INSURANCE CORP (Name of Company), a Corporation, the within named bargainor and that he/she, acting in such capacity, and authorized so to do, executed the foregoing instrument in behalf of said corporation for the purposes therein contained.

Witness my hand and official seal at _____ this 19 day of SEPTEMBER, 2006.

Maureen Balistreri
Notary Milwaukee County, Wisconsin
commission expires on 9/12/2010

Notary Public
My Commission Expires: _____

STATE OF WISCONSIN
COUNTY OF MILWAUKEE

The actual consideration for this transfer is $ 124,000.00

Subscribed and sworn to before me this 19 day of SEPTEMBER 2006.

Affiant _____
THOMAS A. DREW, VP

Notary Public _____

Maureen Balistreri
Notary Milwaukee County, Wisconsin
commission expires on 9/12/2010

(Affix Seal)

EXHIBIT A

The land referred to in this commitment is situated in the State of Tennessee, County of Davidson and is described as follows:

BEING LOT NO. 83 ON THE PLAN OF BROOKVIEW ESTATES, SECTION 1, OF RECORD IN PLAT BOOK 4460, PAGE 103, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO JPMORGAN CHASE BANK, AS TRUSTEE BY SUBSTITUTE TRUSTEE'S DEED FROM PRIORITY TRUSTEE SERVICES OF TN, L.L.C., AS SUBSTITUTE TRUSTEE, RECORDED ON THE 24TH DAY OF FEBRUARY, 2006 IN INSTRUMENT NO. 20060224-0021675, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

Source of Title 20061005-0123657

SPECIAL WARRANTY DEED

EXHIBIT "B"

"Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise."

The following reservations from and exception to this conveyance and the warranty of title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");

2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portion(s) of the Property, but only to the extent that same are still in effect;

4. All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for te current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the Property.